

In re:  
Ryan E. Robinson  
Kristie E. Arnold  
Debtors

Case No. 20-12498-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 29, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan E. Robinson, Kristie E. Arnold, 1811 Alamingo Drive, Quakertown, PA 18951-3223
14512644	+ PENNYMAC LOAN SERVICES, LLC, C/O Rebecca A. Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2023 01:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14507763	+ Email/Text: broman@amhfcu.org	Sep 30 2023 01:03:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14507764	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 30 2023 01:10:52	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14517527	+ Email/PDF: ebn_ais@aisinfo.com	Sep 30 2023 01:10:46	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14518141	Email/PDF: bncnotices@becket-lee.com	Sep 30 2023 01:10:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14507766	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2023 01:10:38	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14507767	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2023 01:10:53	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14525525	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2023 01:23:48	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14507768	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2023 01:03:00	Comenity/Carter, Attn: Bankruptcy, Po Box 183043, Columbus, OH 43218-3043
14507770	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2023 01:03:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
14507769	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2023 01:03:00	Comenitycapital/sephor, Po Box 182120, Columbus, OH 43218-2120
14512684	Email/Text: mrdiscen@discover.com	Sep 30 2023 01:02:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
14507771	+ Email/Text: mrdiscen@discover.com	Sep 30 2023 01:02:00	Discover Financial, Attn: Bankruptcy, Po Box

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			3025, New Albany, OH 43054-3025
14507765	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 30 2023 01:10:26	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14513570	+ Email/Text: RASEBN@raslg.com	Sep 30 2023 01:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14507772	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 30 2023 01:02:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14816010	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2023 01:10:26	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14524405	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2023 01:10:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14507773	+ Email/Text: ext_ebn_inbox@navyfederal.org	Sep 30 2023 01:03:00	Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
14507774	+ Email/Text: ext_ebn_inbox@navyfederal.org	Sep 30 2023 01:03:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14507775	+ Email/Text: bnc@nordstrom.com	Sep 30 2023 01:03:53	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14526062	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2023 01:10:52	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14526753	+ Email/PDF: ebnotices@pnmac.com	Sep 30 2023 01:10:25	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14507776	+ Email/PDF: ebnotices@pnmac.com	Sep 30 2023 01:10:25	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14524057	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2023 01:10:25	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14524704	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2023 01:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14507778	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2023 01:10:51	Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14507779	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2023 01:10:52	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14507777	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2023 01:10:52	Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14507780	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2023 01:10:37	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14524737	+ Email/PDF: ebn_ais@aisinfo.com	Sep 30 2023 01:10:26	Synchrony Bank by AIS InfoSources LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14507781	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2023 01:10:37	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14507782	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 30 2023 01:10:53	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14507783	+ Email/Text: bkelectronicnotices@usaa.com	Sep 30 2023 01:02:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14524521	+ Email/PDF: ebn_ais@aisinfo.com	Sep 30 2023 01:10:40	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14518142	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14816014	*	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14816015	*	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14816016	*	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14710324	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Ryan E. Robinson msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
MICHAEL SETH SCHWARTZ	on behalf of Joint Debtor Kristie E. Arnold msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Ryan E. Robinson and Kristie E.  
Arnold

Debtor(s)

Case No: 20-12498-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/29/23